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IN THE CLAIMS

Cancel claims 1-25, 28-32, and 34-57.

Amend claims 26, 27, and 33 as follows:

1-25. (canceled)

26. (amended): A method of sales to a user, ~~utilising a customer using a first device in the form of a web-interface device, a device to access a web site and associated with a merchant to conduct an on-line sales transaction with the merchant, and a second device in the form of a communications device to access a financial institution to authorize payment for the on-line sales transaction between the merchant and the customer,~~ the method comprising:

~~arranging via the first device with the merchant an on-line agreement with a provider utilising the web-interface device and web site which involves a future payment of funds for the on-line sales transaction;~~

~~receiving via the first device from the merchant a transaction authorization code which identifies the on-line agreement and which identifies a location in a database in which the on-line agreement has been stored; and~~

~~communicating via the second device to the financial institution the transaction authorization code to allow the financial institution to access from the database details relating to the on-line agreement and to allow the financial institution to authorize a transfer of funds from a financial account of the customer to a financial account of the merchant based upon the details relating to the on-line agreement, without having to reveal details of the customer's financial account to the merchant~~

~~authorising a payment associated with the agreement utilising the communications device.~~

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27. (amended): A method as claimed in claim 26, wherein the on-line agreement concerns the supply of goods or services provided by the merchant.

28-32. (canceled)

33. (amended): A method as claimed in claim 26, wherein the ~~communications~~ second device comprises a telephone.

34-57. (canceled)

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ELECTION/RESTRICTIONS

Applicant hereby (i) elects Invention I, claims 1-15, 16-23 and 26-38, and (ii) elects species of claims 8, 10, 18, and 33 for further prosecution on the merits.